

## SENATE FINANCE & CLAIMS

Exhibit Ap Montana

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Date Suite 301

Helena, MT 59601

Bill No.

February 12, 2013

To: Senate Finance & Claims Committee

From: Marilyn Lemm, Volunteer Advocate with AARP Montana

Re: Support HB 81

Mr. Chairman and members of the committee, for the record, I am Marilyn Lemm a Volunteer Advocate with AARP Montana. We are an organization of approximately 155,000 members here in Montana. AARP Montana supports HB 81.

Seniors are often targets for fraud. If a senior lost their life savings they would have limited opportunity to earn back or maintain their financial stability. The restitution fund would help victims by allowing them to receive some restitution.

We believe this is a reasonable bill that would help protect Montana's seniors. We urge you to support HB 81.